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## Free Small Business Conference

Presented at  
Kentucky State  
University

Friday  
June 2, 2006

8:00 am - 4:00 pm

Contact:  
Gae Broadwater  
(502) 597-6335

## Access to Capital: KAFC

One area that many entrepreneurs mention as an obstacle to their small businesses is capital access. Each quarter, this article will feature a potential source for capital.

The **Kentucky Agricultural Finance Corporation** (KAFC) was created by statute to provide capital access for agricultural diversification and infrastructure projects.

KAFC is working to develop and market new loan opportunities to producers

and processors in Kentucky.



*AILP dairy facility under construction at Kinslow Dairy.*

Two of the five programs that are currently available are the *Agricultural Processing* and the *Agricultural Infrastructure* Loan Programs.

Through the *Agricultural Processing Loan Program*, KAFC will provide and/or

participate in loans to companies and individuals in Kentucky interested in adding value to Kentucky grown agricultural commodities.

The *Agricultural Infrastructure Loan Program* provides Kentucky agricultural producers access to below market financing for the acquisition, renovation, and construction of agricultural structures that enhance the profitability of their farming operations.

Visit <http://kafc.ky.gov/> for more information.

## KY Entrepreneur News: Equus Run Vineyards

The award-winning wines of Equus Run Vineyards have been selected as The Commemorative Wines of Churchill Downs and the 132nd running of the Kentucky Derby.

The Midway-based winery and vineyard will produce a limited edition bottling of Chardonnay, Cabernet Sauvignon, and Bluegrass Blush with wine labels featuring the official 2006 Art of the Kentucky Derby.

As an official licensee of Churchill Downs and the Kentucky Derby, Equus is distributing the commemorative wines statewide. These wines are expected to be on retail shelves in early April.

## Grant Writing Tips: Font Choice



Examples of fonts not appropriate for proposal text. These fonts work best as titles.

When submitting a grant or loan proposal, it is important to remember that your primary objective is to impress your audience with your project, rather than your use of fancy fonts.

If the person reviewing your grant has trouble reading your proposal because of the chosen

font or font style, then the message you are conveying about your project may be lost.

Some requests for proposals (RFP) may specify the font type and size that are required, so make sure your proposal follows the application requirements. For RFPs without specifications, follow these general

guidelines:

- 10 to 12 point font
- "Plain" serif or sans-serif font
- Avoid all CAPS and all **bold**

### Recommended Fonts:

Arial  
Franklin Gothic Book  
Garamond  
Times New Roman  
Tw Cen MT

"I am always doing that which I cannot do, in order that I may learn how to do it."

—Picasso

The Innovation Group administers the Rural Innovation Fund.



Photo: TIG web

## Resources for Entrepreneurs

### On-line Training

The **Kentucky Small Business Development Center** (KSBDC) is now offering free on-line training for those who are considering starting their own businesses.

KSBDC is offering 25 self-paced workshops in the following areas: "Starting Your Business," "Managing Your Finances," "Foundations of Marketing."

For more information, visit [www.ksbdc.org](http://www.ksbdc.org) and select the "Online Workshops" link or call (888) 475-7232.

### Rural Innovation Fund

The **Rural Innovation Fund** makes pre-seed investments not to exceed \$50,000 per year in high technology companies located outside of Boone, Campbell, Fayette, Jefferson, and Kenton Counties. Companies must have a unique and competitive product, technology, or process that can be protected in the commercial marketplace.

For more information about the Rural Innovation Fund, call (859) 233-3502, e-mail at [tig@kstc.com](mailto:tig@kstc.com), or visit their website at <http://www.kyicc.com>.



### Entrepreneur Resource Navigator

The Kentucky Cabinet for Economic Development provides the Entrepreneur Resource Navigator through their Small & Minority Business Branch.

This web hub provides information for startup and existing businesses, as well as information on specialized interests, such as franchising and craft businesses.

Visit the site at [www.thinkkentucky.com](http://www.thinkkentucky.com).

## Kentucky Organization Receives USDA Funds



WASHINGTON (3/15/06)- Agriculture Deputy Secretary Chuck Conner today announced nearly \$6.7 million in technical assistance grants to assist 31 nonprofit community-based development organizations and

Visit CAP at  
[www.chrisapp.org](http://www.chrisapp.org)

low-income communities or federally recognized tribes to improve their ability to develop rural housing, technology, economic development, and community facilities in 20 states.

In Kentucky, Christian Ap-

palachian Project, Inc. will use \$300,000 to provide technical and financial assistance to 13 nonprofit organizations, serving about 20 counties in the rural Appalachian areas of eastern Kentucky and western West Virginia. Assistance will be in the areas of housing, job creation, and training to those in greatest need.

**Franchising  
Options: First  
Who, Then  
What  
June 29  
9:30 - 11:30  
a.m.  
KSU  
Extension**

## KSU Entrepreneurship Roundtables

KSU's Entrepreneurship Roundtable mission is "working with resource-limited communities to help small businesses start, grow, and achieve competitive advantage through education, extension, research, and access to capital."

The Roundtables are held quarterly and are open to the public.

The next Roundtable is scheduled for June 29 (9:30 - 11:30 a.m.) at KSU's Cooperative Extension Building. The topic to be covered is

"Franchising Options: First Who, Then What."

All dates and times are subject to change. Call (502) 597-6325 or e-mail [gae.broadwater@kysu.edu](mailto:gae.broadwater@kysu.edu) to confirm times and locations.

## A New SBA Online Tool for Women Entrepreneurs: *MY BIZ for Women*

WASHINGTON - At the end of January, the US Small Business Administration announced the launch of *MY BIZ for Women*, a new online tool designed to provide comprehensive business information and assistance to women entrepreneurs.

*MY BIZ for Women* is designed to provide easy online access to the latest information and business resources, serving as a single point of entry for women entrepreneurs to government resources. Highlights of the new portal feature Women's

Business Data & Research; Inspiring Success Stories; and Business Tips.

The *MY BIZ for Women* web portal can be found at

<http://www.SBA.gov/women/>.

46.7% of privately-held firms in KY are at least 50% owned by women.



Photo: SBA website



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*Cultivating Kentucky's agricultural entrepreneurs.*

The **KCADE Bulletin** is a quarterly electronic publication geared towards Kentucky's agricultural and natural resources, as well as rural community development. The Bulletin provides information on resources available to agricultural entrepreneurs and others interested in agriculture & rural development.

Internet access to a listing of grant opportunities, including those mentioned in this publication, is available at <http://agpolicy.ky.gov/kcade/>.

Anyone wishing to be added or removed from the **KCADE Bulletin** distribution list may do so at any time by contacting the list administrator at [govkyagpolicy@ky.gov](mailto:govkyagpolicy@ky.gov). Those interested may also subscribe to the list via the above web address.

**We're On-line at**

[agpolicy.ky.gov/kcade](http://agpolicy.ky.gov/kcade)

## USDA Distance Learning & Telemedicine Grants Available for Rural Communities

WASHINGTON - USDA's Rural Development Agency announced the availability of \$20 million in grants to rural communities to strengthen distance learning and telemedicine programs in rural America.

Telemedicine technology makes it possible for doctors to examine and direct the treatment of patients without being physically present. The distance learning program finances equipment to expand educational resources to students and educational institutions in isolated rural areas.

Applicants for this program are required to provide a 15% match. Awards range from a minimum of \$50,000 to a maximum of \$500,000.

Some eligible items include computer network components, interactive video equipment, and instructional programming.

Distance Learning & Telemedicine applications must be received by June 12, 2006. View [www.rurdev.usda.gov](http://www.rurdev.usda.gov) for additional information on the distance learning and telemedicine program, guidelines, and applications.

For more information, contact:

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### Around the Commonwealth



*Anderson County Farmers' Market off US 127 north of Lawrenceburg.*